

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c) 2004-0817

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In Re: Michael P. Clauser  
Bonnierin Clauser

Debtor(s)

Case No. : *19-20066*

Judge: ABA

Chapter: 13

**DEBTOR'S CERTIFICATION IN OPPOSITION TO**

- ☒ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**  
☐ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following:

1. ☒ Motion for Relief from the Automatic Stay filed by creditor Bayview Loan Servicing. A hearing has been scheduled for April 20, 2020 at 10 am.

**OR**

- 2 ☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_

3. ☐ Certification of Default filed by creditor, \_\_\_\_\_.

I am requesting a hearing be scheduled on this matter.

2. ☒ Certification of Default filed by Standing Chapter 13 Trustee.

I am requesting a hearing be scheduled on this matter.

I am objecting to the above for the following reasons:

☐ Payments have been made in the amount of \$\_\_\_\_\_, but have not been accounted for. Documentation in support is attached hereto.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows:

☒ Other: We have been unemployed since December 2019. We are waiting for our tax refund so that we can apply those funds towards the arrears.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its certification.

I certify under penalty of perjury that the foregoing is true and correct.

Date: April 17, 2020

/s/ Michael P. Clauser  
Michael P. Clauser, Debtor

Date: April 17, 2020

/s/ Bonnierin Clauser  
Bonnierin Clauser, Co-Debtor

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